What is claimed is:

- 1 1. A method comprising:
- 2 receiving registration information from a user;
- yerifying the registration information;
- issuing a digital credential to the user based upon a
- 5 result from the verification; and
- 6 communicating the registration information to a
- 7 central authentication service.
- 1 2. The method of claim 1 further including periodically
- communicating a registration status of the user to the
- 3 central authentication service.
- 1 3. The method of claim 1 further including uploading
- client software to the user's computer, wherein the client
- 3 software forces real-time authentication of the digital
- 4 credential using the central authentication service.
- 1 4. The method of claim 1 further including generating a
- 2 confirmation level for the digital certificate based on
- the verification of the registration information.

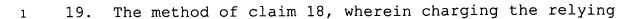
- 5. The method of claim 1, wherein verifying the
- 2 registration information includes verifying a medical
- 3 license number.

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- 1 6. A method comprising:
- receiving a digital credential from a relying party,
- wherein the digital credential is associated with a user
- 4 registered with a registration authority;
- verifying an identity of the user based on the
- 6 digital credential;
- verifying a registration status of the user with the
- 8 registration authority; and
- authenticating the digital credential based on the
- 10 verifications.
- 7. The method of claim 6, wherein verifying the
- 2 registration status of the user includes accessing a local
- 3 copy of registration information maintained by the
- 4 registration authority.
- 1 8. The method of claim 6, wherein verifying the
- 2 registration status of the user includes querying the
- 3 registration authority.

- 9. The method of claim 6, wherein verifying the
- 2 registration status includes verifying that a medical
- 3 license for the user remains valid.
- 1 10. The method of claim 6, wherein verifying the identity
- of the user includes using a public key for the
- 3 registration authority to verify a digital signature of
- 4 the digital credential.
- 1 11. The method of claim 6 further including reporting a
- 2 result of the verification to the relying party.
- 1 12. The method of claim 6 further including storing a
- 2 result of the verification in an activity log.
- 1 13. A method comprising:
- initiating a challenge-response sequence from a
- 3 client computer when a user uses a digital credential;
- receiving a challenge from a remote server; and
- responding to the challenge using the digital
- 6 credential.
- 1 14. The method of claim 13 further comprising accessing a
- 2 registration authority to receive the digital credential.

- 1 15. The method of claim 13 further comprising forwarding
- the digital credential to a central authentication service
- in response to the challenge received from the remote
- 4 server.
- 1 16. A computing system comprising:
- a web browser configured to accesses a remote server;
- 3 and
- a plug-in software module executed by the web browser
- to cause the server to perform a challenge-response
- sequence when a user uses a digital credential.
- 17. The computing system of claim 16, wherein the plug-in
- 2 comprises a Java applet.
- 1 18. A method comprising:
- forming a contract with a relying party to centrally
- authenticate digital credentials issued by a registration
- 4 authority; and
- 5 charging the relying party for the authentication.



- 2 party includes charging the relying party a subscription
- 3 fee.
- 1 20. The method of claim 18, wherein charging the relying
- party includes charging the relying party a transaction
- 3 fee per authentication.
- 1 21. The method of claim 18, further comprising
- 2 authenticating a digital credential by:
- verifying an identity of a user based on the digital
- 4 credential; and
- verifying a registration status of the user with the
- 6 registration authority.
- 1 22. The method of claim 18 further comprising requiring
- in the contract that the relying party digitally sign
- 3 communications presented to a user associated with the
- 4 digital credential.
- 1 23. A method comprising:
- digitally signing an electronic input form; and
- communicating the form to a user for completion.

- 1 24. The method of claim 23 further comprising:
- receiving the completed form and a digital credential
- associated with the user; and
- forwarding the digital credential and the signed
- input form to a central authentication service.
- 1 25. A system comprising:
- a database configured to store registration
- information received from a registration authority; and
- an authentication server configured to verify a
- 5 digital credential according to the registration
- 6 information.
- 1 26. The system of claim 25, wherein the authentication
- server is configured to receive the digital credential
- 3 from a relying party.
- 1 27. The system of claim 25, wherein the authentication
- server is configured to:
- verify an identity of a user based on the digital
- 4 credential;
- verify a registration status of the user with the
- 6 registration authority; and

authenticate the digital credential based on the

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- 8 verifications.
- 28. An article comprising a computer-readable medium
- having computer-executable instructions stored thereon for
- 3 causing a computer to:
- receive a digital credential from a relying party,
- wherein the digital credential is associated with a user
- 6 registered with a registration authority;
- verify an identity of the user based on the digital
- 8 credential;
- verify a registration status of the user with the
- 10 registration authority; and
- authenticate the digital credential based on the
- 12 verifications.
- 1 29. The article of claim 28, wherein the instructions
- cause the computer to access a local copy of registration
- information maintained by the registration authority.
- 30. The article of claim 28, wherein the instructions
- cause the computer to query the registration authority.

- 1 31. The article of claim 28, wherein the instructions
- cause the computer to verify that a medical license for
- 3 the user remains valid.
- 1 32. The article of claim 28, wherein the instructions
- cause the computer to use a public key for the
- 3 registration authority to verify a digital signature of
- 4 the digital credential.
- 1 33. A method comprising:
- receiving a challenge signed by a digital credential
- from a relying party, wherein the digital credential is
- associated with a user registered with a registration
- 5 authority;
- 6 verifying an identity of the user based on the
- 7 digital credential;
- verifying a registration status of the user with the
- 9 registration authority; and
- authenticating the user for the relying party based
- on the verification.
- 1 34. A method comprising:
- issuing a digital credential to a user; and

- yerifying all uses of the digital credential at a
- 4 central authentication service.
- 1 35. The method of claim 34, further comprising recording
- uses of the digital credential at the central
- 3 authentication service.
- 1 36. The method of claim 35, further comprising receiving
- a request from a relying party for verification of the
- digital credential, and communicating the result of the
- 4 verification to the relying party.
- 1 37. The method of claim 36, wherein the relying party is
- one of a plurality of relying parties.
- 1 38. A method comprising:
- 2 receiving information from a registration authority;
- 3 and
- 4 creating a digital credential for a user based on the
- information received from a registration authority,
- 6 wherein the information includes both substantially
- 5 static and substantially dynamic information.

The method of claim 38, wherein the static

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- information includes registration information, and the
- dynamic information includes good standing information.
- 1 40. The method of claim 38, further comprising updating
- the dynamic information on a substantially regular basis.
- 1 41. The method of claim 38, further comprising recording
- one or more biometric characteristics for the user.